Fill in this information to identify the case:					
Debtor 1	Cynthia Gibson				
Debtor 2					
	(Spouse, if filing)				
United States Bankruptcy Court for the Northern District of Mississippi					
(State)					
Case number: <u>17-11982-NPO</u>					
İ					

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Federal National Mortgage Association ("Fannie Mae") c/o Seterus, Inc.

Court Claim No. (if known): N/A

Last four digits of any number you use to identify the debtor's account:

XXXXXX6343

Date of Payment Change: 08/01/2018

Must be at least 21 days after date of this notice.

			New total payment:				
			Principal, interest, and escrow, if any \$354.16				
Pa	rt 1:	Escrow Account Payment Adjustment					
Will	there be	a change in the debtor's escrow account payment?					
	No. Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:						
	Cur	rent escrow payment: \$195.15	New escrow payment: \$186.42				
Pa	rt 2:	Mortgage Payment Adjustment					
Will	the debte	or's principal and interest payment change based on an adju	stment to the interest rate in the debtor's variable-rate account?				
	Cur	rent interest rate:%	New interest rate:%				
	Cur	rent principal and interest payment:	New principal and interest payment: :				
Pa	Part 3: Other Payment Change						
Will there be a change in the debtor's mortgage payment for a reason not listed above?							
_	 No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: 						
	Cur	rent mortgage payment:	New mortgage payment:				

Part 4: Sig	jn Here	
The person cor telephone num	mpleting this notice must sign it. Sign and print your name and ber.	your title, if any, and state your address and
Check the appr	ropriate box	
☐ I am the cre	editor.	
☐ I am the cre	editor's authorized agent.	
	r penalty of perjury that the information in this Notice is trund reasonable belief.	ue and correct to the best of my knowledge,
/s/ Brad	dley P. Jones	Date: <u>June 27, 2018</u>
Print:	Bradley P. Jones First Name Middle Name Last Name	Title Attorney for Creditor
Company	Shapiro & Massey, LLC	
Address	1080 River Oaks Drive, Suite B-202 Number Street	
	Flowood, MS 39232 City State ZIP Code	
Contact phone	<u>(601) 981 - 9299</u>	Email MSBankruptcy@logs.com

CERTIFICATE OF SERVICE

I, Bradley P. Jones, of the firm of Shapiro & Massey, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Locke D. Barkley, Chapter 13 Trustee, sbeasley@barkley13.com

Vallrie Lanette Dorsey, Attorney for the Debtor vdorsey@dorseygates.com

Office of the U.S. Trustee USTPRegion05.AB.ECF@usdoj.gov

Cynthia Gibson 501 Broad Street Greenwood, MS 38930

Dated: June 27, 2018

Respectfully submitted SHAPIRO & MASSEY, LLC

/s/ Bradley P. Jones

Bradley P. Jones Attorney for Creditor

Presented by:
J. Gary Massey, MSB#1920
Bradley P. Jones, MSB#9731
Laura Henderson-Courtney, MSB#2266
SHAPIRO & MASSEY, LLC
1080 River Oaks Drive, Suite B-202
Flowood, MS 39232
Telephone No. (601) 981-9299
Facsimile No. (601) 981-9288
E-mail: msbankruptcy@logs.com
BK Case No. 17-11982-NPO



Hartford, CT 06143-1077

Document

Page 4 of 5

Friday 5 a.m. to 6 p.m. Phone 866.570.5277

ESCROW ACCOUNT STATEMENT 06/19/18 Analysis Date: Loan Number: **New Payment Effective Current Payment** 08/01/18

Principal and Principal and Interest \$167.74 Interest* \$167.74 \$195.15 Escrow \$186.42 Escrow Total Current **Total NEW** Payment Payment* \$362.89 \$354.16

* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

CYNETHIA GIBSON 501 BROAD ST GREENWOOD MS 38930-6337

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on May 30, 2017. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS August 2018 to July 2019	ESCROW ACCO	ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE Anticipated Activity				
COUNTY \$377 IAZARD INS \$1,859 Cotal Disbursements \$2,236	00 Beginning Balance**	Payments to Escrow	Payments from Escrow	Description	Projected Balance \$102.76- \$778.54 \$32.95	
ankruptcy File ate May 30, 20 Pre-Petition Escrow hortage/Deficiency as f Analysis Date May 30, 20 \$881.	11/01/2018 12/01/2018 01/01/2019	186.42 186.42 186.42 186.42 186.42 186.42 186.42 186.42 186.42 186.42	0.00 0.00 0.00 0.00	COUNTY HAZARD INS	932.01 1,118.43 1,304.85 1,491.27 1,299.74 1,486.16 1,672.58 1,859.00 2,045.42 372.84 559.26 745.68	
Post Petition Beg Bal = The ost-petition portion of the escrow tarting balance *Beginning balance = Starting balancess any unpaid escrow disbursements	Total Under federal law, your lowe total anticipated payments from the escrow account has a publiance in the escrow account paid to the escrow account and any additional reserve of the escrow account.	Total \$2,237.04 \$2,236.95- Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$372.84, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$372.84. The escrow account has a pre-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the proof of claim (POC) and will be collected as part of your pre-petition plan payment.				

The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$372.84.

Representation of Printed Document Case 17-11982-NPO Doc 79 Filed 06/27/18 Entered 06/27/18 13:54:33 Desc Main Document Page 5 of 5 ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from August 2017 to July 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

	ACTUAL ESCROW ACCOUNT HISTORY							
	Payments	to Escrow	Payments from Escrow	Description	Escrow Balance			
	Projected	Actual	Projected	Actual	•	Projected	Actual	
Beginning								
Balance						\$753.85	\$1,688.65-	
Date								
08/01/17	188.47	0.00*	0.00	0.00		942.32	1,688.65-	
09/01/17	188.47	0.00*	0.00	0.00		1,130.79	1,688.65-	
10/01/17	188.47	0.00*	0.00	0.00		1,319.26	1,688.65-	
11/01/17	188.47	0.00*	0.00	0.00		1,507.73	1,688.65-	
12/01/17	188.47	0.00*	375.61-	377.95-*	COUNTY	1,320.59	2,066.60-	
01/01/18	188.47	0.00*	0.00	0.00		1,509.06	2,066.60-	
02/01/18	188.47	0.00*	0.00	0.00		1,697.53	2,066.60-	
03/01/18	188.47	0.00*	0.00	0.00		1,886.00	2,066.60-	
04/01/18	188.47	0.00*	0.00	0.00		2,074.47	2,066.60-	
05/01/18	188.47	0.00*	1,886.00-	1,859.00-*	HAZARD INS	376.94	3,925.60-	
06/01/18	188.47	3,634.37*	0.00	0.00		565.41	291.23-	
07/01/18	188.47	0.00	0.00	0.00		753.88	291.23-	
Total	\$2,261.64	\$3,634.37	\$2,261.61-	\$2,236.95-				

^{*} indicates a difference from a previous estimate either in the date or the amount.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE www.coloradoattorneygeneral.gov/ca FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

^{**} indicates escrow payment made during a period where the loan was paid ahead.